

# Benefits

## Health & Welfare, Retirement, and Work Life Benefits Programs

### Health & Welfare Benefit Plans

#### About Your Health and Welfare Benefit Plans

As a Berkeley Lab employee or Postdoc, you have a choice of benefit plans for you and your eligible family members during your employment. Here you'll find information about the plans, your costs, enrolling and de-enrolling, links to carriers' websites, and more.

-  Medical Plans
-  Dental Plans
-  Vision Plan
-  Legal Plan
-  Disability Insurance Plans
-  Life Insurance Plans
-  Accidental Death & Dismemberment (AD&D)
-  Flexible Spending Accounts
-  Behavioral Health & Substance Abuse
-  Business Travel Accident Insurance
-  Homeowner/Renter/Auto Insurance
- Senior Management Group Supplemental Benefits Program

## New tools help you choose and use benefits wisely

A series of short, educational **videos** to help employees and their families understand their benefits and use them wisely. Available online and via mobile devices, the videos address some of the complexities of using health insurance and answer basic questions such as what's the difference between an HMO and a PPO, how the plans work, what's covered—and not covered—by the plans, etc. Take time to visit the UC Benefits website to view plan **videos**.

### CONTACTS

***If you are an active employee or a Postdoc with inquiries regarding:***

- ***Claims, COBRA, death reporting, eligibility, benefits enrollment, FSAs, inter-campus transfers, life events, Medicare eligibility and enrollment, dependents data changes, premium costs, special enrollment requests, termination***

#### Lab's Benefits Office

Phone (510) 486-6403

Fax (510) 486-6009

Email [benefits@lbl.gov](mailto:benefits@lbl.gov)

Mail Stop 90P-0101

Building 90P Trailer

Update personal information for LBNL website: [https://hris.lbl.gov/self\\_service/login/](https://hris.lbl.gov/self_service/login/)

For general benefits information website: [UC Benefits Website](#), [UCNet](#)

- **Family Member Eligibility Verification**

**Secova** at (877) 632-8126

- **Postdoc Benefits**

**Lab's Benefits Office**

Phone (510) 486-6403

Fax (510) 486-6009

Email [benefits@lbl.gov](mailto:benefits@lbl.gov)

Mail Stop 90P-0101

Building 90P Trailer

Update personal information for LBNL website: [https://hris.lbl.gov/self\\_service/login/](https://hris.lbl.gov/self_service/login/)

**Garnett-Powers & Associates**

Phone (800) 261-7109

Email [PBP@Garnett-Powers.com](mailto:PBP@Garnett-Powers.com)

**Information on Post Doc benefits**

**If hired before January 1, 2017 website:** <http://www.garnett-powers.com/postdoc/lbl>

For your medical plans: <http://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/index.html>

**If hired after January 1, 2017 website:** <http://www.garnett-powers.com/postdoc/>

***If you are a retiree, terminated employee, or an active employee with inquiries regarding:***

- **Retirement Health & Welfare Benefit Plans and Services**

**Retirement Administration Service Center (RASC)**

Phone (800) 888-8267 in U.S.

Phone (510) 987-0200 from outside the U.S.

Fax (800) 792-5178

Website: <http://ucnet.universityofcalifornia.edu/contacts/rasc.html>

**Enrollment/Benefit Changes**

**ELIGIBILITY**

Most employees are eligible for benefits, but your benefits package depends on the length of your appointment, how many hours you work, and your appointment type.

**Benefits Eligibility for Employees**

**Benefits Orientation / The Benefits of Belonging** (video)

**ENROLLMENT**

You can enroll yourself and your family members in benefit plans at different times during your career. Here's a quick rundown of your options.

If you are [a new employee](#)

If you [have a newly eligible family member](#)

If you are [a current employee and become eligible](#)

If you [lose other group insurance](#)

[During Open Enrollment](#)

**Period of Initial Eligibility (PIE)**

If you are newly hired, you have a period of initial eligibility (PIE) during which you may enroll yourself and your eligible family members. Your PIE starts on the first day of eligibility (for example, the day you begin work in a position that makes you eligible for benefits). The PIE ends 31 days later, or, if the 31st day falls on a weekend, the next work day.

### Medical Cards

Medical cards should arrive within 6 - 8 weeks after the employee enrolls into their Medical plan. Medical cards are mailed to the employee's home address by the Medical insurance plan.

***If you are a Berkeley Lab (LBNL) Postdoc hired after January 1, 2017 [Click Here](#).***

***If you are a Berkeley Lab (LBNL) Postdoc hired before January 1, 2017:***

These two administrators provide the health and welfare benefit plans for the Berkeley Lab Postdocs:

- The University of California for the mid-level benefit plan coverage including:
  - medical, legal, dependent life, AD&D, and flexible spending accounts

Website: <http://ucnet.universityofcalifornia.edu/compensation-and-benefits/index.html>

- The Garnett-Powers & Associates for the supplemental postdoc benefit plan coverage including:
  - dental, vision, disability, and life

Website: <https://www.garnett-powers.com/postdoc/lbl/>

**Berkeley Lab Postdoc Benefits Plan Summary** (PDF)

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### How to enroll

- ***If you have a Social Security Number:***
- **Go to the AYSO** (At Your Service Online) <https://atyourserviceonline.ucop.edu/ayso/>
  - Click on "**New user and do not have a password?**" and follow the prompts to create your own UC benefits account (enter your Social Security Number and Date of Birth when prompted to do so).
- ***If you do not have a Social Security Number or if you are a transferring employee to the Lab from another UC campus:***
- **Submit a UPAY 850 Form – Enrollment, Change, Cancellation, or Opt Out—Employees Only Form**
  - Send your completed form\* to the [Lab's Benefits Office](#):

In person: Building 90P Trailer, Room129

By mail: One Cyclotron Road

MS 90P-0101, Berkeley, CA 94720

By fax: (510) 486-6009

#### **\*Important Note:**

**Do not submit your completed UPAY 850 Form by e-mail.**

You can submit your completed benefit forms in person, by hard-copy mail (U.S. mail or inter-office), or by fax to the Lab's Benefits Office. The Lab's Benefits Office will no longer accept e-mailed documents—these e-mailed documents will be deleted immediately

from our in-box records upon receipt. Any texts/messages that have been sent included with the documents, once deleted, will also be deleted. The Lab's Benefits Office will not be responsible for any missed actions due to the deletion of benefit forms sent by e-mail.

## **BENEFIT CHANGES**

When you need to use your benefits, make sure you know what steps to take and when to take them. Here are some "roadmaps" for using your benefits when you have a major life change.

### **If you are:**

**A new employee**

**A transferring employee to the Lab from another UC campus location**

**Adding a family member**

**Establishing a domestic partnership**

**Getting married**

**Having a baby**

**Leaving employment**

**Preparing for retirement**

**Taking a leave of absence** (please read also the following important information regarding the continuation of your benefits coverage while you are on a leave of absence, as a Lab employee)

**As a Lab employee**, there are specific actions that you must take, whether or not you wish to continue your benefits coverage when you are on a leave of absence.

For example, if you wish to continue your benefits coverage, you must submit your first month's premium payment, and the following months' premium payments, in the exact payment amounts and within a timely manner, to the Lab's Benefits Office; late payments and/or incorrect amounts may result in the termination of your benefits coverage.

In person: Building 90P Trailer, Room 129

By mail: One Cyclotron Road

MS 90P-0101, Berkeley, CA 94720

By fax: (510) 486-6009

It is very important that you know the specific details of your premium payment schedule(s) and amount(s). To obtain this information, you will need to contact the Lab's Benefits Office:

Phone: (510) 486-6403

Fax: (510) 486-6009

Email: [benefits@lbl.gov](mailto:benefits@lbl.gov)

Mailstop: MS 90P-0101

Location: Building 90P Trailer, Room 129

You should discuss with your supervisor/manager about your request for a leave and also review the [leave information](#) if you are unsure of what [type of leave](#) to take.

## **Retirement & Savings**

### **RETIREMENT BENEFITS**

UC offers comprehensive retirement benefits, including a pension plan for eligible faculty and staff hired before July 1, 2016 and a choice of primary retirement benefits for those hired on or after July 1, 2016.

UC also offers voluntary retirement savings plans, educational resources to help you prepare for retirement, and retiree health insurance.

### **UC Retirement Plan (UCRP)**

- If you were hired on or after July 1, 2016 ([The Choice Program](#))
- If you were hired between July 1, 2013 and June 30, 2016 ([2013 Tier](#))
- If you were hired before July 1, 2013 ([1976 Tier](#))

- For rehired, newly eligible and former CalPERS-covered faculty and staff

### **Retiree Health & Welfare Benefits**

Fact Sheet: UC Retiree Health Eligibility Rules (Revised 05.20.14)  
 Complete Guide to Your Retirement Benefits  
 Election Handbook  
 Retirement Handbook  
 Survivor and Beneficiary Handbook

## **PREPARING FOR RETIREMENT**

(What To Do If You're) Preparing for Retirement  
 Preparing for Retirement Video Presentation  
 Preparing for Retirement Webinar  
 Retirement Planning Resources  
 Retirement Estimator

- Sign in to your At Your Service Online (AYSO) account
- Under Retirement & Savings, go to Retirement Estimator

## **RETIREMENT SAVINGS PROGRAMS**

### **Voluntary Savings Plans**

Tax-Deferred 403(b) Plan  
 457(b) Deferred Compensation Plan  
 Defined Contribution Plan  
 UC Focus on Your Future  
 Fidelity Retirement Services

## **CONTACTS & RESOURCES**

### **CA Public Employees' Retirement System**

Phone (888) 225-7377  
 Website: [calpers.ca.gov](http://calpers.ca.gov)

### **Ex-Ls (Berkeley Lab's retiree organization)**

Mailing address  
 1925 Walnut Street #155  
 Berkeley, CA 94720

### **Fidelity Retirement Savings Program Account**

Phone (866) 682-7787

### **Medicare**

Phone (800) MEDICARE  
 Website: <http://www.medicare.gov>

### **Secova - Family Member Eligibility Verification**

Phone (877) 632-8126

### **Social Security Administration**

Phone (800) 772-1213  
 Website: <http://www.ssa.gov>

### **UC Berkeley Retirement Center**

Phone (510) 642-5461  
Email [ucbrc@berkeley.edu](mailto:ucbrc@berkeley.edu)

### **UC Retirement Administration Service Center (RASC)**

Phone (800) 888-8267  
Written correspondence should be sent to:  
UC HR/Benefits  
P.O. Box 24570  
Oakland, CA 94623-1570

## **Work-Life/Leaves of Absence**

### **FAMILY CARE PROGRAMS AND RESOURCES**

[MyFamily at LBNL](#)  
[Back-Up Care Program](#) (through Bright Horizons)  
Employee Assistance Program  
[Child Care Community Resources](#)  
[Sittercity](#) (through Bright Horizons)  
[Years Ahead](#) (through Bright Horizons)  
[Early Childhood Education Program](#) (through UCB)  
[Elder Care Program](#) (through UCB CARE Services)  
[Nursing Moms](#)  
[Lactation Accommodation Program at LBNL](#)  
[Breastfeeding Support Program](#) (through UCB Health\* Matters)

### **CHANGING JOBS WITHIN THE LAB/UC**

If you take a job at another department within the Lab or another UC campus, you keep your seniority and your benefits move with you as long as you make the transfer within 120 days of leaving your previous location.

Even if you take a job at another UC location after 120 days have passed, you should make sure your new location knows about your previous service so your records can be coordinated.

**When you transfer, you may not change your insurance benefits.** You'll keep your current enrollments at your new location. You should not use At Your Service Online to enroll in your benefits at your new location, unless your plan is not available in your new location. If your plan is not available at your new location, you'll be able to choose a new one. To do so, you'll need to fill out a [UPAY 850 form](#) and turn it in to the benefits office at your new location.

Contact your existing and new benefits office to let them know that you are transferring to make sure your vacation, sick, UCRP service credit and other benefits records transfer seamlessly.

### **SOME QUALIFYING LIFE EVENTS**

[A transferring employee to the Lab from another UC campus location](#)  
[Adding a family member](#)  
[Having a baby](#)  
[Getting married](#)  
[Establishing a domestic partnership](#)  
[Taking a leave of absence](#)  
[Preparing for retirement](#)  
[Leaving employment](#)

#### **Period of Initial Eligibility (PIE)**

**When you have a qualifying life event** – such as the birth/adoption of a child, marriage, involuntary loss of coverage, death, change in your employment status – you have a period of initial eligibility (PIE) during which you may enroll yourself and your

eligible family members or make changes to your benefit plans, outside of the annual Open Enrollment period. Your PIE starts on the onset of the event (for example, the day you begin work in a position that makes you eligible for benefits). The PIE ends 31 days later, or, if the 31st day falls on a weekend, the next work day.

## LEAVES OF ABSENCE

Life happens – both good and bad – and sometimes that means you may need to take a leave of absence from your job. Regardless of the reason for your leave, you should talk to your supervisor, manager, or department head about taking a leave of absence. It's best to do this as soon as your need for a leave arises, so your department can plan for your absence. You may need to continue to be covered by any benefits for which you are eligible.

**As a Lab employee**, there are specific actions that you must take, whether or not you wish to continue your benefits coverage when you are on a leave of absence.

For example, if you wish to continue your benefits coverage, you must submit your first month's premium payment, and the following months' premium payments, in the exact payment amounts and within a timely manner, to the Lab's Benefits Office; late payments and/or incorrect amounts may result in the termination of your benefits coverage.

It is very important that you know the specific details of your premium payment schedule(s) and amount(s). To obtain this information, you will need to contact the Lab's Benefits Office:

Phone: (510) 486-6403  
Fax: (510) 486-6009  
Email: [benefits@lbl.gov](mailto:benefits@lbl.gov)  
Mailstop: MS 90P-0101  
Location: Building 90P Trailer, Room 129

You should discuss with your supervisor/manager about your request for a leave and also review the leave information if you are unsure of what type of leave to take.

Following is a list of some leaves and checklists/fact sheets for your reference:

- [Bereavement Leave](#)
- [Family Changes Fact Sheet](#)
- [Family and Medical Leave Fact Sheet](#)
- [Family and Medical Leave LBNL Materials and Contact](#)
- [Flexible Work Options](#)
- [Holiday Leave](#)
- [Leave Without Pay Fact Sheet](#)
- [Military Leave Checklist](#)
- [Paid Leave Checklist](#)
- [Partial Disability: Stay At Work/Return to Work Fact Sheet](#)
- [Pregnancy Disability Leave](#)
- [Pregnancy, Newborn Child and Adopted Child Fact Sheet](#)
- [Sick Leave](#)
- [Unpaid Leave](#)
- [Vacation Leave](#)
- [Voluntary Vacation Donation](#)
- [Your Guide to UC Disability Benefits Fact Sheet](#)

## ADDITIONAL RESOURCES

- [Berkeley Lab Guest House](#)
- [Chair Massage Onsite](#)
- [Commuter Benefits \(through WageWorks\)](#)
- [Daughters and Sons to Work Day at LBNL](#)
- [Employee Activities Association \(EAA\) Clubs at LBNL](#)
- [Guaranteed Ride Home](#)
- [Health Services at LBNL](#)
- [Relocation Assistance](#)
- [Shower Locations at LBNL](#)

## Contacts & Resources

### RESOURCES

## New tools help you choose and use benefits wisely

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**Lab Benefits Website**

**UC Benefits Website**

**Garnett-Powers & Associates**

**Postdoc Benefits Plan Summary** (PDF)

**Which medical plan is right for you?** (Booklet)

**Affordable Care Act** (ACA)

**Defense of Marriage Act** (DOMA)

**UPAY 850 Form – Enrollment, Change, Cancellation, or Opt Out for Employees Only**

**Important Note:**

**Do not submit your completed UPAY 850 Form by e-mail!**

You can submit your completed form in person, by hard-copy (U.S. mail or inter-office), or by fax to the Lab's Benefits Office. The Lab's Benefits Office will no longer accept e-mailed documents — these e-mailed documents will be deleted immediately from our in-box records upon receipt. Any texts/messages that have been sent included with the documents, once deleted, will also be deleted. The Lab's Benefits Office will not be responsible for any missed actions due to the deletion of benefit forms sent by e-mail.

### Employee Assistance Program

UC Berkeley, University Health Services  
Room 3100, Tang Center  
2222 Bancroft Way  
Berkeley, CA 94720  
Phone: (510) 643-7754

### Fidelity Investment Services UC Focus on Your Future

Retirement Savings Program  
Online [www.netbenefits.com](http://www.netbenefits.com)  
Phone: (866) 682-7787  
Personal Financial Planning  
Phone: (800) 558-9182

### CONTACTS

**Lab's Benefits Office**



Phone: (510) 486-6403  
Fax: (510) 486-6009  
Email: [benefits@lbl.gov](mailto:benefits@lbl.gov)  
Mailstop: MS 90P-0101  
Location: Building 90P Trailer, Room 129  
Mailing: One Cyclotron Road, MS 90P-0101  
Berkeley, CA 94720  
Website: <https://commons.lbl.gov/display/hr/Benefits>

#### **UC Retirement Administration Service Center (RASC)**

Phone: (800) 888-8267 within U.S.  
Phone: (510) 987-0200 outside U.S.  
E-fax: (800) 792-5178  
Website: <http://www.ucop.edu/human-resources/staff/retirement-administration-staff/index.html>

#### **Family Member Enrollment Verification**

[Secova](#) Phone: (877) 632-8126

#### **Garnett-Powers & Associates**

Phone: (800) 319-9557

#### **UC Health and Welfare Plans:**

## **Medical Plans**

<a href="#">Blue Shield Health Savings Plan</a>	1-855-339-9973
<a href="#">Health Equity</a>	1-866-212-4729
<a href="#">Core</a>	1-855-339-9973
<a href="#">Kaiser Permanente — California</a>	1-800-464-4000
<a href="#">UC Care</a>	1-855-702-0477
<a href="#">Western Health Advantage</a>	1-888-563-2250
<a href="#">Optum</a> (behavioral health) Access Code: 11280	1-888-440-8225

## **Dental Plans**

<a href="#">Delta Dental PPO</a>	1-800-777-5854
<a href="#">DeltaCare USA</a>	1-800-422-4234

## **Other Plans**

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AD&D (AIG Benefits Solutions) Employees (Group No.: PAI-9124933) Retirees (Group No.: PAI-9124922)	415-836-3214 1-800-772-7863
<a href="#">Auto/Home/Renter Insurance</a> (California Casualty)	1-866-680-5142
<a href="#">COBRA</a> (CONEXIS)	1-877-722-2667
<a href="#">Dependent Care Flexible Spending Account</a> (CONEXIS)	1-800-482-4120
Disability Insurance (Liberty Mutual) (Group No.: 037972)	1-800-838-4461
<a href="#">Family Care</a> (Bright Horizons)	1-888-SIT-CITY - Option 1 (1-888-748-2489) Monday - Friday 5 a.m. - 5 p.m. PST TTY: 888-494-1014 <a href="mailto:support@sittercity.com">support@sittercity.com</a>
<a href="#">Health Flexible Spending Account</a> (CONEXIS)	1-800-482-4120
<a href="#">Legal Plan</a> (ARAG) Client ID: 11700	1-800-828-1395
<a href="#">Life Insurance</a> (Prudential Life claims only) (Group No.: G-097000)	1-800-524-0542
<a href="#">Vision Service Plan</a> (VSP) (employees)	1-866-240-8344

## Sutter Health

### Employees who use Sutter Medical Group or are assigned to a medical group that uses a Sutter Health Hospital

The existing contract between Health Net and Sutter is set to expire on December 31, 2016. Health Net and Sutter Health are currently engaged in contract negotiations; however, if they are unable to arrive at an agreement, Sutter Health Physicians, Medical Groups, and Hospitals will no longer participate in UC's Health Net Blue & Gold network.

If a contact is not reached Blue & Gold members would no longer have access to Sutter providers and hospitals, it is possible for both sides to continue negotiating in good faith beyond the contract expiration date and the issues are often resolved.

**No action is needed at this time.** In the event Sutter Health is terminated from the Health Net Blue & Gold network, impacted members will receive the following:

- 60-day written notice from Health Net of your new Primary Care Physician and Medical Group with the option to select a new Medical Group or Physician.
- A special Period of Initial Enrollment (PIE) sponsored by the University of California, offering you the option to change medical plans for 2017.
- Continuation of care assistance may be available if you, or a covered dependent, are currently receiving ongoing medical treatment with a Sutter Health provider.

If you have any questions or concerns, please contact Health Net at 1-800-539-4072

<b>Impacted Blue &amp; Gold Sutter Health Providers</b>	
<b>Medical Groups</b>	<b>County</b>
PAMF-MPD/MPMG	San Mateo
SMGR - Marin Headlands Medical Group	Sonoma
Sutter Medical Group of the Redwoods	Sonoma

<b>Impacted Blue &amp; Gold Sutter Health Hospitals</b>	
<b>Hospitals</b>	<b>County</b>
Alta Bates Summit Medical Center - Summit Campus	Alameda
Alta Bates Summit Medical Center Alta Bates /Herrick Campus	Alameda
Eden Medical Center	Alameda
Menlo Park Surgical Hospital	San Mateo
Mills - Peninsula Medical Center	San Mateo
Mills Health Center	San Mateo
Novato Community Hospital	Marin
Sutter Delta Medical Center	Contra Costa
Sutter Maternity and Surgery Center of Santa Cruz	Santa Cruz
Sutter Santa Rosa Regional Hospital	Sonoma
Sutter Tracy Community Hospital	San Joaquin

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